



UNITED STATES BANKRUPTCY COURT		DISTRICT OF <u>Western</u> <u>New York</u>	Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): Perfetto, Laura L.	Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by debtor in the last 6 years (include married, maiden and trade names): Laura L. Perfetto/Miss Enterprises LLC/ Miss Industrial Supply LLC	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):		
Soc. Sec./Tax I.D. No. (If more than one, state all): [REDACTED]-4971	Soc. Sec./Tax I.D. No. (If more than one, state all):		
Street Address of Debtor (No. and street, city, state, zip): 60 Westfield Road Buffalo, NY 14226	Street Address of Joint Debtor (No. and Street, City, State, Zip Code):		
County of Residence or of the Principal Place of Business: Erie	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (If different from street address)	Mailing Address of Joint Debtor (If different from street address):		
05-91285			
Location of Principal Assets of Business Debtor (If different from addresses listed above)			

Information Regarding the Debtor (Check the Applicable Boxes)

Venue: (Check any applicable box)

- ☐ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

Type of Debtor (Check all applicable box)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)**

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304-Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-business ☐ Business

Filing Fee (Check one box)

- ☒ Filing fee attached.
☐ Filing fee to be paid in installments. (Applicable to individuals only)
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3.

Chapter 11, Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets (Check one box)

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts (Check one box)

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

FILED
05 OCT 13 AM 10:37
U.S. BANKRUPTCY COURT
W.D.N.Y. - BUFFALO

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Perfetto, Laura L.

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date: 10-11-2005

Signature of Attorney

X

Signature of Attorney for Debtor(s)

Alan E. Fielitz, Esq.

Printed Name of Attorney for Debtor(s)

Law Office

Firm Name

4388 Clark Street

Address

Hamburg, NY 14075

(716) 648-6131

Telephone Number

Date: 10/11/05

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

10/11/05
Date**EXHIBIT C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature(s) of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition
Date:**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. § 156.



In re: Perfetto, Laura L.

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C #		W	VALUE \$ 0.00	2,663.48	0.00	
Al Camillo 293 Ludington Avenue Buffalo, NY 14206			481 Peckham Street Personally held mortgage for business location and rental property			
A/C # 7055905		W	VALUE \$ 125,000.00	121,931.06	0.00	
Countrywide Mortgage PO Box 5170 Simi Valley, CA 93062			1st mortgage on single family dwelling located at 60 Westfield, Amherst, NY			
A/C # 0045409486		W	VALUE \$ 3,000.00	0.00	0.00	
Midland Mortgage Co. PO Box 26648 Oklahoma City, OK 73126-0648			Mortgage on 2-family rental property located at 157 Goemble			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

124,594.54

Total ->

124,594.54

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D

(Report total also on Summary of Schedules)



In re: Perfetto, Laura L.

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4300 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4300 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$1950 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO DE BT	HW JC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
A/C #						
A/C #						
A/C #						

Subtotal ->
(Total of this page)

0.00

Total ->

☒ Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Perfetto, Laura L.,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5483109201247677 Academy Collection Svc Inc. 10965 Decatur Road Philadelphia, PA 19154-3210		W	Debt incurred - First USA Bank (S) years 2002 - present				13,362.51
ACCOUNT NO. 0313070.001 Account Management Serv LLC c/o Lacy Katzen, LLP 130 East Main Street Rochester, NY 14604		W	Debt incurred year 2005 - present				3,824.11
ACCOUNT NO. 5477 5391 0707 00 Advanta Business Cards PO Box 8088 Philadelphia, PA 19101-8088		W	Business & Personal charges				19,853.82
ACCOUNT NO. 007846142-02 Afni, Inc. 404 Brock Dr. P.O. Box 3427 Bloomington, IL 61702-3427		W	Cingular - debt incurred year 2005 - present				230.71
ACCOUNT NO. 4432822078024194 Alegis Group LP P.O. Box 740948 Houston, TX 77274-0948		W	Debt incurred - Citicard years 2002 - present				11,983.38
Subtotal							\$ 49,254.53
Total							\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8042267527964 American Express Co. c/o Schwartz & Schwartz 1979 Marcus Ave., Suite 102 Lake Success, NY 11042	W	Business charges S & S Client #372267527961002				4,283.87
ACCOUNT NO. 106041200 American Water Services, Inc. 281 Exchange Street Buffalo, NY 14204	W	Water charges - 72 Rodney				986.01
ACCOUNT NO. 04258900 American Water Services, Inc. Division of Water PO Box 18 Buffalo, NY 14240-0018	W	Water charges - 483 Peckham				580.21
ACCOUNT NO. 5483 1092 0124 76 Bank Card Services PO Box 15153 Wilmington, DE 19886-5153	W	Personal charges Wachovia/First USA Mastercard				13,362.51
ACCOUNT NO. 3-33339 Brennan & Clark Ltd. 721 E. Madison, Suite 200 Villa Park, IL 50181	W	Debt incurred Allstate Insulation Corp. years 2003 - present				5,199.92
ACCOUNT NO. 4264298999649042 CACV of Colorado, LLC c/o Richard DeJana & Assoc. 126 N. Meridian Road Kalispell, MT 59901	W	Debt incurred years 2002 - present				7,628.37
ACCOUNT NO. 4791-2417-9007-51 Capital One, FSB PO Box 85184 Richmond, VA 23285-5184	W	Business charges MISS Entereprises Unlimited LLC				1,655.52
Subtotal						\$ 33,696.41
Total						\$

X continuation sheets attached

(Use only on last page of completed Schedule F)

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4791-2418-0087-39 Capital One, FSB PO Box 85184 Richmond, VA 23285-5184	W	Business & personal charges				708.95
ACCOUNT NO. Christian Central Academy 39 Academy Street Williamsville, NY 14221	W	Debt incurred years 2003 - present				3,004.00
ACCOUNT NO. 5588 0080 0032 86 CitiBusiness Card PO Box 410437 Salt Lake City, UT 84141-0437	W	Business & personal charges M.I.S.S. Enterprises				7,086.34
ACCOUNT NO. 4432822078024194 Citibank USA PO Box 6273 Sioux Falls, SD 57117-6273	W	Personal charges				11,653.58
ACCOUNT NO. 90995798445, Type Columbia House Attn: Collection Dept. 1400 N. Fruitridge Ave. PO Box 1157 Terre Haute, IN 47811-1157	W	Personal charges				75.92
ACCOUNT NO. 6570206 Corporate Collection Services PO Box 22630 Cleveland, OH44122	W	Personal charges Creditor: Earthlink/Pasadena				21.95
ACCOUNT NO. 04441069-00 Credit Plus Collection Svcs. 2491 Paxton St. Harrisburg, PA 17111	W	Personal charges Re: Verizon - NY Inc. Client ID # 7168476477061				83.72
Subtotal						\$ 22,634.46
Total						\$

X

continuation sheets attached

(Use only on last page of completed Schedule F)

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011-0027-4653-03 Discover PO Box 15251 Wilmington, DE 19886-5251	W	Personal charges				9,972.08
ACCOUNT NO. 225240050-F3 Dun & Bradstreet 340 Interstate N. Parkway P.O. Box 723001 Atlanta, GA 31139-0001	W	Debt incurred American Express year 2004 - present				15,043.05
ACCOUNT NO. 2103986d24-P2 Dun & Bradstreet 340 Interstate N. Parkway P.O. Box 723001 Atlanta, GA 31139-0001	W	Debt incurred - American Express years 2002 - present				4,283.87
ACCOUNT NO. 826 086 579 8 Exxon Mobil PO Box 4557 Crlstrm, IL 60197-4557	W	Personal charges				315.71
ACCOUNT NO. 859 633 624 1 Exxon Mobil PO Box 4575 Crlstrm, IL 60197-4575	W	Debt incurred years 2001 - present				71.62
ACCOUNT NO. 5477539107070005 First Financial Asset Mgmt PO Box 6887 Miramar Beach, FL 32550	W	Debt incurred - Advanta year 2005 - present				20,169.31
ACCOUNT NO. GE Supply, Div of General Elec c/o Aaron Dautch Sternberg Convention Center Tower 43 Court Street, Suite 730 Buffalo, NY 14202-3172	W	Debt incurred year 2005 - present				11,101.76
Subtotal						\$ 60,957.40
Total						\$

X continuation sheets attached

(Use only on last page of completed Schedule F)

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 123697687 Great Seneca Financial Corp. c/o Wolpoff & Abramson, LLP 300 Canal View Blvd. 3rd Floor Rochester, NY 14623-2811	W	Debt incurred year 2005 - present				8,858.94
ACCOUNT NO. 469663 Guardian Protection c/o Yukevich Marchetti Liekar 11 Stanwix Street, Suite 1024 Pittsburgh, PA 15222-1324	W	Debt incurred year 2005 - present				1,212.38
ACCOUNT NO. 000469663 Guardian Protection Services P.O. Box 747003 Pittsburgh, PA 15274-7003	W	Debt incurred year 2003 - present				208.30
ACCOUNT NO. 338-112-237-7 JC Penney PO Box 32000 Orlando, FL 32890-0003	W	Personal charges				320.98
ACCOUNT NO. 8678001219 KCA Financial Services, Inc. 628 North Street Post Office Box Number 53 Geneva, IL 60134	W	MCI Worldcom Communication				69.63
ACCOUNT NO. 58-952-271-3 Kaufmann's 400 Fifth Ave. Attn: Collection Dept. Pittsburgh, PA 15219-1700	W	Personal charges Laura C. Perfetto				361.24
ACCOUNT NO. 58-952-271-3 Kaufmann's 400 Fifth Ave. Attn: Collection Dept. Pittsburgh, PA 15219	W	Debt incurred years 2002 - present				361.24
Subtotal						\$ 11,392.71
Total						\$

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8839870 M & T Bank PO Box 844 Buffalo, NY 14240	W	Debt incurred year 2005 - present				103.46
ACCOUNT NO. 5329 0506 7003 62 MBNA America PO Box 15137 Wilmington, DE 19886-5137	W	Personal charges				11,232.61
ACCOUNT NO. 0422M 114749 55 Malen & Associates, P.C. 123 Frost Street Westbury, NY 11590	W	Debt incurred Portfollio Recovery Associates, LLC year 2005 - present				17,321.35
ACCOUNT NO. 192634 Midwest Collection Service PO Box 280 Florissant, MO 63032-0280	W	Business charges MCI Worldcom, Customer #78001219 Miss Enterprises Unlimited LLC				69.63
ACCOUNT NO. 4313024668206141 NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044	W	Debt incurred - MBNA America Bank, N.A. year 2005 - present				11,112.00
ACCOUNT NO. 5491130018389726 National Financial Systems 6851 Jericho Turnpike PO Box 9013 Syosset, NY 11791	W	Personal charges AT & T Universal Mastercard				439.97
ACCOUNT NO. 6742839*1 Northland Group, Inc. P.O. Box 390846 Edina, MN 55439	W	Debt incurred Citibank (South Dakota), N.A. years 2003 - present				5,991.69
Subtotal						\$ 46,270.71
Total						\$

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 507298040 Prentice Hall Direct PO Box 11074 Des Moines, IA 50336-1074	W	Personal charges				195.18
ACCOUNT NO. 2672952-CBIRCH Risk Management Alternatives P.O. Box 105321 Atlanta, GA 30348-5291	W	ACN Communications Svc Inc. debt incurred year 2005 - present				185.25
ACCOUNT NO. 8042520916400 Schwartz & Schwartz 1979 Maracus Ave., Ste. 102 Lake Success, NY 11042	W	Business and personal charges travel related services Schwartz & Schwartz client #3752520916401000				15,043.05
ACCOUNT NO. 8103270538006 Schwartz & Schwartz, Attnys. 1979 Marcus Ave., Suite 102 Lake Success, NY 11042	W	Business charges travel related services S & S client #373270538002005				3,151.42
ACCOUNT NO. 547739107070005 The Bureau, Inc. 1717 Central Street Evanston, IL 60204	W	Debt incurred - Advanta years 2002 - present				19,853.82
ACCOUNT NO. 192383271-G1 Thomas & Thomas 2323 Park Ave. Cincinatti, OH 45206-2711	W	Business charges MISS Enterprises in re: Positive Promotions File No. 577112				170.00
ACCOUNT NO. 5424180155018788 United Recovery Systems Inc. P.O. Box 630339 Attn: Mrs. B. White Houston, TX 77263-0339	W	Debt incurred - Citibank South Dakota N.A. years 2001 - present				1,778.37
Subtotal						\$ 40,377.09
Total						\$

X

continuation sheets attached

(File only on last page of completed Schedule F)

In re: Perfetto, Laura L.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5483109201247677 Viking Collection Service Inc. PO Box 59207 Minneapolis, MN 55459-0207	W	Debt incurred - First USA years 2002 - present				13,362.51
ACCOUNT NO. Wesco Distribution, Inc. c/o Scolaro, Shulman, Cohen 507 Plum Street, Suite 300 Syracuse, NY 13204	W	Debt incurred year 2005 - present				9,665.47
ACCOUNT NO. 104-851358101 Wholesale Collectors P.O. Box 48146 Niles, IL 60714	W	Debt incurred - W.W. Grainger, Inc. year 2005 - present				18,591.74
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
Subtotal						\$ 41,619.72
Total						\$ 306,203.03

Schwartz & Schwartz
1979 Maracus Ave., Ste. 102
Lake Success, NY 11042

Schwartz & Schwartz, Attnys.
1979 Marcus Ave., Suite 102
Lake Success, NY 11042

The Bureau, Inc.
1717 Central Street
Evanston, IL 60204

Thomas & Thomas
2323 Park Ave.
Cincinnati, OH 45206-2711

United Recovery Systems Inc.
P.O. Box 630339
Attn: Mrs. B. White
Houston, TX 77263-0339

Viking Collection Service Inc.
PO Box 59207
Minneapolis, MN 55459-0207

Wesco Distribution, Inc.
c/o Scolaro, Shulman, Cohen
507 Plum Street, Suite 300
Syracuse, NY 13204

Wholesale Collectors
P.O. Box 48146
Niles, IL 60714

MBNA America
PO Box 15137
Wilmington, DE 19886-5137

Malen & Associates, P.C.
123 Frost Street
Westbury, NY 11590

Midland Mortgage Co.
PO Box 26648
Oklahoma City, OK 73126-0648

Midwest Collection Service
PO Box 280
Florissant, MO 63032-0280

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

National Financial Systems
6851 Jericho Turnpike
PO Box 9013
Syosset, NY 11791

Northland Group, Inc.
P.O. Box 390846
Edina, MN 55439

Prentice Hall Direct
PO Box 11074
Des Moines, IA 50336-1074

Risk Management Alternatives
P.O. Box 105321
Atlanta, GA 30348-5291

GE Supply, Div of General Elec
c/o Aaron Dautch Sternberg
Convention Center Tower
43 Court Street, Suite 730
Buffalo, NY 14202-3172

Great Seneca Financial Corp.
c/o Wolpoff & Abramson, LLP
300 Canal View Blvd.
3rd Floor
Rochester, NY 14623-2811

Guardian Protection
c/o Yukevich Marchetti Liekar
11 Starwix Street, Suite 1024
Pittsburgh, PA 15222-1324

Guardian Protection Services
P.O. Box 747003
Pittsburgh, PA 15274-7003

JC Penney
PO Box 32000
Orlando, FL 32890-0003

KCA Financial Services, Inc.
628 North Street
Post Office Box Number 53
Geneva, IL 60134

Kaufmann's
400 Fifth Ave.
Attn: Collection Dept.
Pittsburgh, PA 15219-1700

Kaufmann's
400 Fifth Ave.
Attn: Collection Dept.
Pittsburgh, PA 15219

M & T Bank
PO Box 844
Buffalo, NY 14240

Corporate Collection Services
PO Box 22630
Cleveland, OH 44122

Countrywide Mortgage
PO Box 5170
Simi Valley, CA 93062

Credit Plus Collection Svcs.
2491 Paxton St.
Harrisburg, PA 17111

Discover
PO Box 15251
Wilmington, DE 19886-5251

Dun & Bradstreet
340 Interstate N. Parkway
P.O. Box 723001
Atlanta, GA 31139-0001

Dun & Bradstreet
340 Interstate N. Parkway
P.O. Box 723001
Atlanta, GA 31139-0001

Exxon Mobil
PO Box 4557
Creston, IL 60197-4557

Exxon Mobil
PO Box 4575
Creston, IL 60197-4575

First Financial Asset Mgmt
PO Box 6887
Miramar Beach, FL 32550

Bank Card Services
PO Box 15153
Wilmington, DE 19886-5153

Brennar & Clark Ltd.
721 E. Madison, Suite 200
Villa Park, IL 50181

CACV of Colorado, LLC
c/o Richard DeJana & Assoc.
126 N. Meridian Road
Kalispell, MT 59901

Capital One, FSB
PO Box 85184
Richmond, VA 23285-5184

Capital One, FSB
PO Box 85184
Richmond, VA 23285-5184

Christian Central Academy
39 Academy Street
Williamsville, NY 14221

CitiBusiness Card
PO Box 410437
Salt Lake City, UT 84141-0437

Citibank USA
PO Box 6273
Sioux Falls, SD 57117-6273

Columbia House
Attn: Collection Dept.
1400 N. Fruitridge Ave.
PO Box 1157
Terre Haute, IN 47811-1157

Academy Collection Svc Inc.
10965 Iecatur Road
Philadelphia, PA 19154-3210

Account Management Serv LLC
c/o Lacy Katzen, LLP
130 East Main Street
Rochester, NY 14604

Advanta Business Cards
PO Box 8088
Philadelphia, PA 19101-8088

Afni, Inc.
404 Brock Dr.
P.O. Box 3427
Bloomington, IL 61702-3427

Al Camillo
293 Ludington Avenue
Buffalo, NY 14206

Alegis Group LP
P.O. Box 740948
Houston, TX 77274-0948

American Express Co.
c/o Schwartz & Schwartz
1979 Marcus Ave., Suite 102
Lake Success, NY 11042

American Water Services, Inc.
281 Exchange Street
Buffalo, NY 14204

American Water Services, Inc.
Division of Water
PO Box 18
Buffalo, NY 14240-0018